

1 DARLENE C. VIGIL
2 State Bar No. 223442
3 BARRETT DAFFIN FRAPPIER
4 TREDER & WEISS, LLP
5 3990 E. Concourses Street, Suite 350
6 Ontario, CA 91764
7 (626) 371-7000 – Phone
8 (972) 661-7726 - Fax
9 File No. 9746199
10 cdcaecf@BDFGroup.com

11 Attorneys for Secured Creditor
12 WILMINGTON TRUST, NATIONAL ASSOCIATION,
13 NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY
14 AS TRUSTEE FOR MFRA TRUST 2016-1

15 UNITED STATES BANKRUPTCY COURT

16 CENTRAL DISTRICT OF CALIFORNIA – RIVERSIDE DIVISION

17 In re:

18 YVONNE GIOVANNA STEWART,

19 Debtor.

CASE NO.: 6:23-bk-10528-SY

CHAPTER: 13

REQUEST FOR JUDICIAL NOTICE IN
SUPPORT OF OPPOSITION TO MOTION IN
INDIVIDUAL CASE FOR ORDER IMPOSING
A STAY OR CONTINUING THE
AUTOMATIC STAY

Hearing:

DATE February 28, 2023

TIME: 1:30 p.m.

CTRM: 302

20 Pursuant to Federal Rule of Evidence 201, Secured Creditor WILMINGTON TRUST,
21 NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS
22 TRUSTEE FOR MFRA TRUST 2016-1 (“Wilmington Trust”) hereby requests that the Court take
23 judicial notice of the contents of the following exhibits:
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1 1. Notice of Default recorded on November 8, 2016, as Document No. 2016-0494953 in the
2 Official Records of Riverside County, California, a true and correct copy of which is attached hereto
3 as **Exhibit 1** and incorporated herein by reference.

4 2. Notice of Trustee Sale recorded on August 19, 2019, as Document No. 2019-0315491 in
5 the Official Records of Riverside County, California, a true and correct copy of which is attached
6 hereto as **Exhibit 2** and incorporated herein by reference.

7 3. On September 16, 2019, Debtor Yvonne Giovanna Stewart (“Debtor”) filed a voluntary
8 petition under Chapter 13 of the United States Bankruptcy Code commencing United States
9 Bankruptcy Court, Central District of California, Case No. 6:19-bk-18155-SY (“Debtor’s 2019
10 Case”). On September 30, 2019, Debtor filed Schedules A/B in Debtor’s 2019 Case, a copy of which
11 is attached hereto as **Exhibit 3** and incorporated herein by reference.
12

13 4. On January 28, 2022, Debtor filed Amended Schedules I and J in Debtor’s 2019 Case,
14 copies of which are attached collectively hereto as **Exhibit 4** and incorporated herein by reference.
15

16 5. On April 27, 2022, the Order and Notice of Dismissal Arising From Motion to Dismiss
17 Chapter 13 [11 U.S.C. § 1307] was filed and entered in Debtor’s 2019 Case, a copy of which is
18 attached hereto as **Exhibit 5** and incorporated herein by reference.

19 6. Notice of Default and Election to Sell Under Deed of Trust recorded on September 13,
20 2022, as Document No. 2022-0393044 in the Official Records of Riverside County, California, a true
21 and correct copy of which is attached hereto as **Exhibit 6** and incorporated herein by reference.
22

23 7. Notice of Trustee Sale recorded on December 16, 2022, as Document No. 2022-0505382
24 in the Official Records of Riverside County, California, a true and correct copy of which is attached
25 hereto as **Exhibit 7** and incorporated herein by reference.

26 8. On January 20, 2023, Debtor Yvonne Giovanna Stewart filed a voluntary petition under
27
28

Chapter 13 of the United States Bankruptcy Code commencing United States Bankruptcy Court, Central District of California, Case No. 6:23-bk-10196-SY (“Debtor’s January, 2023 Case”). On February 7, 2023, the Order and Notice of Dismissal for Failure to File Schedules, Statements and/or Plan was filed and entered in Debtor’s January, 2023 Case, a copy of which is attached hereto as **Exhibit 8** and incorporated herein by reference.

9. On February 14, 2023, Debtor Yvonne Giovanna Stewart filed a voluntary petition under Chapter 13 of the United States Bankruptcy Code commencing United States Bankruptcy Court, Central District of California, Case No. 6:23-bk-10528-SY (“Debtor’s Current Case”). On February 14, 2023, Debtor filed Schedules A and D in Debtor’s Current Case (Dkt. #1), copies of which are attached collectively hereto as **Exhibit 9** and incorporated herein by reference.

10. On February 14, 2023, Debtor filed her Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period (Dkt. #1) (“Debtor’s Statement of Current Monthly Income”). A true and correct copy of Page 2 of Debtor’s Statement of Current Monthly Income is attached hereto as **Exhibit 10** and incorporated herein by reference.

BARRETT DAFFIN FRAPPIER
TREDER & WEISS, LLP

Dated: February 27, 2023

By: /s/ Darlene C. Vigil
DARLENE C. VIGIL
Attorneys for Secured Creditor
WILMINGTON TRUST, NATIONAL
ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS TRUSTEE
FOR MFRA TRUST 2016-1

EXHIBIT 1

Copy of Document Recorded at
Riverside, CA County Recorder

2016-0494953 BK: PG:

11/08/2016 has not been compared with
original. Original will be returned when
process has been completed.

Fee: 34.00 DTT: 0.00

Total: 34.00

RECORDING REQUESTED BY:
Title365

WHEN RECORDED MAIL TO:

Clear Recon Corp.
4375 Jutland Drive Suite 200
San Diego, California 92117
866-931-0036

T.S. No.: 050029-CA
APN: 283-422-002-3

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Property Address: 9061 EVONVALE DR,
CORONA, CA 92883-5906

Title Order No.: 730-1610826-70

NOTICE OF DEFAULT

Pursuant to CA Civil Code 2923.3

**NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT
ATTACHED**

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

**NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA
NAKALAKIP**

**LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG
TÀI LIỆU NÀY**

IMPORTANT NOTICE

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE
BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY
COURT ACTION,**

and you may have legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$20,104.09 as of 11/4/2016, and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the

Trustee Sale No.: 050029-CA Title Order No.: 730-1610826-70

beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Wells Fargo Bank, N.A.
C/O Clear Recon Corp.
4375 Jutland Drive Suite 200
San Diego, California 92117
Phone: 858-750-7600

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

NOTICE IS HEREBY GIVEN: CLEAR RECON CORP. is either the original trustee, the duly appointed substituted trustee or the designated agent of the holder of the beneficial interest under a deed of trust dated 11/15/2005, executed by YVONNE G STEWART, A MARRIED WOMAN, as Trustor, to secure certain obligations in favor of the beneficiary thereunder, recorded 11/29/2005, as Instrument No. 2005-0981783, of Official Records in the Office of the Recorder of Riverside County, California, encumbering the land as fully described on said Deed of Trust

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Trustee Sale No.: 050029-CA Title Order No.: 730-1610826-70

Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2016 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof, Wells Fargo Bank, N.A., the present beneficiary under such Deed of Trust has deposited with said trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

CLEAR RECON CORP.

Date Executed: NOV 04 2016

BY:


FIDEL GARZA, JR.
CLEAR RECON CORP.
4375 Jutland Drive Suite 200
San Diego, California 92117

, Authorized Signor

DECLARATION OF COMPLIANCE

(California Civil Code Section 2923.55(c))

Borrower(s): YVONNE G STEWART

Property Address: 9061 EVONVALE DR
CORONA CA 92883

The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares that:

1. ☒ The mortgage servicer has contacted the borrower pursuant to California Civil Code §2923.55(b)(2) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since the initial contact was made.
2. ☐ The mortgage servicer has exercised due diligence to contact the borrower pursuant to California Civil Code §2923.55(f) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. ☐ No contact was required by the mortgage servicer because the individual(s) identified above did not meet the definition of "borrower" pursuant to subdivision (c) of California Civil Code §2920.5.
4. ☐ The requirements of California Civil Code §2923.55 do not apply because the loan is not secured by a first lien mortgage or deed of trust on "owner-occupied" residential real property as defined by California Civil Code §2924.15(a).

I certify that this declaration is accurate, complete and supported by competent and reliable evidence which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.

Wells Fargo Bank, N.A.



By:	
Name:	Evelia Garcia
Title:	VP Loan Documentation
Date:	10/21/2016

053_CA_V3

EXHIBIT 2

DOC # 2019-0315491

08/19/2019 08:00 AM Fees: \$102.00

Page 1 of 2

Recorded in Official Records

County of Riverside

Peter Aldana

Assessor-County Clerk-Recorder

**This document was electronically submitted
to the County of Riverside for recording**
Received by: MARY #420

Recording requested by:

TITLE 365

When Recorded Mail To:

**BARRETT DAFFIN FRAPPIER TREDER &
WEISS, LLP**

4004 Belt Line Road, Suite 100

Addison, Texas 75001-4320

(866) 795-1852

APN #: 283-422-002-3

Property Address:

9061 EVONVALE DR

CORONA, CALIFORNIA 92883-5906



NOTS00000007722002

Space above this line for Recorder's use only

Trustee Sale No. : 00000007722002

Title Order No.: DS7300-19004757

FHA/VA/PMI No.:

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE.

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

**NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI
LIỆU NÀY**

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/15/2005. UNLESS YOU TAKE ACTION
TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN
EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A
LAWYER.**

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP, as duly appointed Trustee under and pursuant to Deed
of Trust Recorded on 11/29/2005 as Instrument No. 2005-0981783 of official records in the office of the County
Recorder of **RIVERSIDE** County, State of **CALIFORNIA**.

EXECUTED BY: YVONNE G STEWART, A MARRIED WOMAN,
WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH
EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in
lawful money of the United States).

DATE OF SALE: 09/18/2019 TIME OF SALE: 9:00 AM

PLACE OF SALE: IN FRONT OF THE CORONA CIVIC CENTER, 849 W. SIXTH STREET, CORONA,
CA 92882.

STREET ADDRESS and other common designation, if any, of the real property described above is purported to be:

9061 EVONVALE DR, CORONA, CALIFORNIA 92883-5906

APN#: 283-422-002-3

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common

Trustee Sale No. : 00000007722002

Title Order No.: DS7300-19004757

FHA/VA/PMI No.:

designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$516,419.81**. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 00000007722002. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

FOR TRUSTEE SALE INFORMATION PLEASE CALL:

AGENCY SALES & POSTING

714-730-2727

www.servicelinkASAP.com

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP as Trustee

3990 E. Concours Street, Suite 350

Ontario, CA 91764

(866) 795-1852



BY: Sandy Green

Dated: 08/15/2019

**Sandy Green
Foreclosure Specialist**

EXHIBIT 3

Fill in this information to identify your case and this filing:

Debtor 1	Yvonne Giovanna Stewart		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number	6:19-bk-18155-SY		

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

2450 Daybreak Street

Street address, if available, or other description

Hemet	CA	92545-0000
City	State	ZIP Code

Riverside
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$180,000.00	\$180,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

If you own or have more than one, list here:

1.2

9061 Evonvale Drive

Street address, if available, or other description

Corona CA 92883-0000

City State ZIP Code

Riverside

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Fair market value of the property is \$600,000. After costs of sale of 8% , proceeds of \$552,000 would be expected.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$552,000.00

Current value of the portion you own?

\$552,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$732,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

☒ Yes

3.1 Make: **Honda**
Model: **Accord**
Year: **2005**
Approximate mileage: **330,000**

Other information:

**Value from KBB.com
Location: 412 Naylor Avenue,
Taft CA 93268**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☒ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$735.00

Current value of the portion you own?

\$735.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No

☒ Yes

4.1 Make: **Bombardier**
Model: **Sea Doos**
Year: **1999**

Other information:

**Location: 412 Naylor Avenue,
Taft CA 93268**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$2,500.00

Current value of the portion you own?

\$2,500.00

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,235.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Household Goods
Location: 412 Naylor Avenue, Taft CA 93268

\$200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Electronics
Location: 412 Naylor Avenue, Taft CA 93268

\$15.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

School Books
Location: 412 Naylor Avenue, Taft CA 93268

\$20.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothing
Location: 412 Naylor Avenue, Taft CA 93268

\$100.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$335.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☒ No

☐ Yes..... Institution name:

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☐ No

☒ Yes..... Institution or issuer name:

Centene Stock

\$550.00

Employee Stock Purchase Plan (12 shares)

\$671.80

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)

401(k)

\$2,488.95

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. **Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ No

☒ Yes. Describe each claim.....

Mercury Insurance - Loss of Rent

\$16,200.00

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$19,910.75

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$732,000.00
56. Part 2: Total vehicles, line 5	\$3,235.00	
57. Part 3: Total personal and household items, line 15	\$335.00	
58. Part 4: Total financial assets, line 36	\$19,910.75	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$23,480.75	Copy personal property total \$23,480.75
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$755,480.75

EXHIBIT 4

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address HESTON & HESTON, ATTORNEYS AT LAW BENJAMIN R. HESTON (State Bar No. 297798) HALLI B. HESTON (State Bar No. 90737) RICHARD G. HESTON (State Bar No. 90738) 19700 Fairchild Road, Suite 280 Irvine, California 92612-2521 Tel: (951) 290-2827 Fax: (949) 222-1043 ben@hestonlaw.com	FOR COURT USE ONLY
<input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for Debtor	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: <div style="text-align: center; font-weight: bold;">Yvonne Giovanna Stewart</div>	CASE NO.: 6:19-bk-18155-SY CHAPTER: 13
Debtor(s)	SUMMARY OF AMENDED SCHEDULES, MASTER MAILING LIST, AND/OR STATEMENTS [LBR 1007-1(c)]

A filing fee is required to amend Schedules D, or E/F (see [Abbreviated Fee Schedule](http://www.cacb.uscourts.gov) on the Court's website www.cacb.uscourts.gov). A supplemental master mailing list (do not repeat any creditors on the original) is also required as an attachment if creditors are being added to the Schedule D or E/F. Are one or more creditors being added? ☒ Yes ☐ No

The following schedules, master mailing list or statements (check all that apply) are being amended:

- | | | | | |
|-------------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------|---------------------------------------|---------------------------------------------------------|
| <input type="checkbox"/> Schedule A/B | <input type="checkbox"/> Schedule C | <input type="checkbox"/> Schedule D | <input type="checkbox"/> Schedule E/F | <input type="checkbox"/> Schedule G |
| <input type="checkbox"/> Schedule H | <input checked="" type="checkbox"/> Schedule I | <input checked="" type="checkbox"/> Schedule J | <input type="checkbox"/> Schedule J-2 | <input type="checkbox"/> Statement of Financial Affairs |
| <input type="checkbox"/> Statement About Your Social Security Number(s) | <input type="checkbox"/> Statement of Intentions | <input type="checkbox"/> Master Mailing List | | |
| <input type="checkbox"/> Other (specify) _____ | | | | |

I/we declare under penalty of perjury under the laws of the United States that the amended schedules, master mailing list, and/or statements are true and correct.

Date: January 27, 2022


 Yvonne Giovanna Stewart
 Debtor 1 Signature

Debtor 2 (Joint Debtor) Signature (if applicable)

NOTE: It is the responsibility of the Debtor, or the Debtor's attorney, to serve copies of all amendments on all creditors listed in this Summary of Amended Schedules, Master Mailing List, and/or Statements, and to complete and file the attached Proof of Service of Document.

Fill in this information to identify your case:

Debtor 1 Yvonne Giovanna Stewart

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number 6:19-bk-18155-SY
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status*

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Customer Service Rep

Health Net

21281 Burbank Blvd
Woodland Hills, CA 91367

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? 11/2018 to present

*See Attachment for Additional Employment Information

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. \$ 10,087.70 \$ N/A

3. +\$ 0.00 +\$ N/A

4. \$ 10,087.70 \$ N/A

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here _____	4. \$ 10,087.70	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,524.04	\$ N/A	
5b. Mandatory contributions for retirement plans	5b. \$ 747.66	\$ N/A	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A	
5d. Required repayments of retirement fund loans	5d. \$ 499.59	\$ N/A	
5e. Insurance	5e. \$ 319.37	\$ N/A	
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A	
5g. Union dues	5g. \$ 0.00	\$ N/A	
5h. Other deductions. Specify: <u>AD&D</u>	5h.+ \$ 4.40	+ \$ N/A	
Add Life _____	\$ 42.47	\$ N/A	
United Way _____	\$ 10.83	\$ N/A	
ESPP _____	\$ 22.54	\$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 3,170.90	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 6,916.80	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 5,420.00	\$ N/A	
8b. Interest and dividends	8b. \$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A	
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A	
8e. Social Security	8e. \$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A	
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A	
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 5,420.00	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 12,336.80	+ \$ N/A	= \$ 12,336.80
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies		12. \$ 12,336.80	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain: Debtor will be receiving a raise and additional overtime at California Health and Rehabilitation Center.			

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

Official Form B 6I
Attachment for Additional Employment Information

Debtor	
Occupation	Licensed vocational nurse
Name of Employer	California Health and Rehabilitation Ctr
How long employed	11/19/2021
Address of Employer	6700 Sepulvena Blvd Van Nuys, CA 91411

Fill in this information to identify your case:

Debtor 1 Yvonne Giovanna Stewart

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number 6:19-bk-18155-SY
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 777.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 162.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Yvonne Giovanna Stewart**

Case number (if known) **6:19-bk-18155-SY**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>100.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>30.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>40.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>300.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>0.00</u>
10. Personal care products and services	10. \$ <u>50.00</u>
11. Medical and dental expenses	11. \$ <u>20.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>101.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>4,562.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>268.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: Pet expenses	21. +\$ <u>25.00</u>
Tax Preparation	+\$ <u>20.83</u>
Pool and lawn maintenance	+\$ <u>180.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>7,235.83</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>7,235.83</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>12,336.80</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>7,235.83</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>5,100.97</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

EXHIBIT 5

**United States Bankruptcy Court
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

ORDER AND NOTICE OF DISMISSAL
ARISING FROM MOTION TO DISMISS CHAPTER 13 [11 U.S.C. § 1307]

DEBTOR INFORMATION:
Yvonne Giovanna Stewart

BANKRUPTCY NO. 6:19-bk-18155-SY

CHAPTER 13

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-9596
Employer Tax-Identification (EIN) No(s).(if any): N/A
Debtor Dismissal Date: 4/27/22

Address:
PO Box 18259
Los Angeles, CA 90018

Pursuant to the court's findings and conclusions at the hearing on the motion to dismiss in this case,
IT IS ORDERED THAT:

- (1) debtor's bankruptcy case is dismissed; and
- (2) the court retains jurisdiction on all issues involving sanctions, any bar against being a debtor in bankruptcy, all issues arising under Bankruptcy Code §§ 105, 109(g), 110, 329, 349, and 362, and to any additional extent provided by law.

Dated: April 27, 2022

BY THE COURT,
Kathleen J. Campbell
Clerk of Court

EXHIBIT 6

WFG National-Default Services

Recording requested by:
**WFG NATIONAL TITLE INSURANCE
COMPANY**

When Recorded Mail To:
**BARRETT DAFFIN FRAPPIER TREDER &
WEISS, LLP**
4004 Belt Line Road, Suite 100
Addison, Texas 75001-4320

APN #: 283-422-002 AKA 283-422-002-3
Property Address:
9061 EVONVALE DR
CORONA, CALIFORNIA 92883-5906

Page 1 of 4
Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder

**This document was electronically submitted
to the County of Riverside for recording**
Received by: ELENA #448



DFF0000009561010

Space above this line for Recorder's use only

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

**IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER
DEED OF TRUST**

**ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE.**

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO

TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP

**LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI
LIỆU NÀY**

THE ABOVE STATEMENT IS MADE PURSUANT TO CA CIVIL CODE §§2923.3(c)(1)and(2).

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN
YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may
have the legal right to bring your account in good standing by paying all of your past due payments
plus permitted costs and expenses within the time permitted by law for reinstatement of your account,
which is normally five business days prior to the date set for the sale of your property. No sale date may
be set until approximately 90 days from the date this Notice of Default may be recorded (which date of
recordation appears on this notice).**

**This amount is \$46,567.58 as of 09/12/2022 and will increase until your account becomes current. While
your property is in foreclosure, you still must pay other obligations (such as insurance and taxes)
required by your note and deed of trust or mortgage. If you fail to make future payments on the loan,
pay taxes on the property, provide insurance on the property, or pay other obligations as required in**

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

FAY SERVICING LLC
c/o BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001-4320
(866) 795-1852

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

NOTICE IS HEREBY GIVEN THAT: BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP is the original Trustee, duly appointed Substituted Trustee, or acting as Agent for the Trustee or Beneficiary under a Deed of Trust dated 11/15/2005, executed by YVONNE G STEWART, A MARRIED WOMAN, as Trustor, to secure obligations in favor of WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNEES, as Beneficiary Recorded on 11/29/2005 as Instrument No. 2005-0981783 of official records in the Office of the Recorder of RIVERSIDE County, California, as more fully described on said Deed of Trust. Including a Note(s)/ Unconditional Guaranty which had a principal amount of \$615,000.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the Beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of:


THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 12/1/2021 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE FEES, IF ANY.

NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS A WAIVER OF ANY FEES OWING TO THE BENEFICIARY UNDER THE DEED OF TRUST, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS.

That by reason thereof, the present beneficiary under said Deed of Trust and/or its loan servicer hereby declare(s) all obligations secured thereby immediately due and payable, invoke(s) the power of sale under said Deed of Trust, and elect(s) to sell the property described therein in satisfaction of those obligations without prejudice to any other default remedies permitted by applicable law.

DATED: 09/12/2022

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP as Trustee or agent for beneficiary

By: 
Juliette Arencibia, Authorized Agent

DECLARATION OF COMPLIANCE

(California Civil Code Section 2923.55(c))

Borrower(s): YVONNE G STEWART, A MARRIED WOMAN
Property Address: 9061 EVONVALE DR, CORONA, CA 92883-5906
Trustee's Sale No.: 00000009561010

The undersigned, as authorized agent or employee of the mortgage servicer, declares as follows:

Homeowner Bill of Rights Pre-Foreclosure Contact (California Civil Code Section 2923.55)

- ☒ The mortgage servicer has contacted the borrower to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure as required by California Civil Code Section 2923.55(b)(2). Thirty days or more have passed since the initial contact was made.
- ☐ The mortgage servicer has tried with due diligence to contact the borrower as required by California Civil Code Section 2923.55(f), but has not made contact despite such due diligence. Thirty days or more have passed since these due diligence efforts were satisfied.
- ☐ No contact was required because ☐ the individual did not meet the definition of a "borrower" under California Civil Code Section 2920.5(c).
- ☐ California Civil Code Section 2923.55 does not apply because the loan is not secured by a first lien mortgage or deed of trust on residential real property that meets the criteria in California Civil Code Section 2924.15(a)(1) ("owner-occupied") or Section 2924.15(a)(2) ("occupied by tenant").

COVID-19 Forbearance Relief (California Civil Code Section 3273.10)

- ☐ The mortgage servicer is exempt from the requirements of California Civil Code Section 3273.10. The borrower's loan is a federally-backed mortgage, and the mortgage servicer has complied with the forbearance provisions in Section 4022 of the federal Coronavirus Aid, Relief and Economic Security Act ("the CARES Act").
- ☐ The mortgage servicer is exempt from the requirements of California Civil Code Section 3273.10. The borrower's loan is not a federally-backed mortgage, but the mortgage servicer provides forbearance consistent with the requirements of the CARES Act for federally-backed mortgages.
- ☐ The mortgage servicer ☐ approved ☐ denied ☒ did not receive a forbearance request made during the effective time period that satisfied the conditions of California Civil Code Section 3273.10(a).

I certify that this declaration is accurate, complete and supported by competent and reliable evidence which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.

FAY SERVICING LLC

Dated: 8/22/2022



NAME: *Christopher Medina*
TITLE: *AVP of Servicing*

EXHIBIT 7

Recording requested by:
**WFG NATIONAL TITLE INSURANCE
COMPANY**

When Recorded Mail To:
**BARRETT DAFFIN FRAPPIER TREDER &
WEISS, LLP**
4004 Belt Line Road, Suite 100
Addison, Texas 75001-4320
(866) 795-1852

APN #: 283-422-002 AKA 283-422-002-3
Property Address:
9061 EVONVALE DR
CORONA, CALIFORNIA 92883-5906



NOTS00000009561010

DOC # 2022-0505382
12/16/2022 01:05 PM Fees: \$105.00
Page 1 of 3
Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder

**This document was electronically submitted
to the County of Riverside for recording**
Received by: DEYANIRA #293

Space above this line for Recorder's use only

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

FHA/VA/PMI No.:

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE.

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI
LIỆU NÀY

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/15/2005. UNLESS YOU TAKE ACTION
TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN
EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A
LAWYER.**

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP, as duly appointed Trustee under and pursuant to Deed
of Trust Recorded on 11/29/2005 as Instrument No. 2005-0981783 of official records in the office of the County
Recorder of **RIVERSIDE** County, State of CALIFORNIA.

EXECUTED BY: YVONNE G STEWART, A MARRIED WOMAN,
WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH
EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in
lawful money of the United States).

DATE OF SALE: 01/24/2023 TIME OF SALE: 9:00 AM
PLACE OF SALE: IN FRONT OF THE CORONA CIVIC CENTER, 849 W. SIXTH STREET, CORONA,
CA 92882.

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

FHA/VA PMI No.:

STREET ADDRESS and other common designation, if any, of the real property described above is purported to be:

9061 EVONVALE DR, CORONA, CALIFORNIA 92883-5906

APN#: **283-422-002 AKA 283-422-002-3**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$501,559.29**. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 833-561-0243 for information regarding the trustee's sale or visit this Internet Web site WWW.SALES.BDFGROUP.COM for information regarding the sale of this property, using the file number assigned to this case 00000009561010. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

Trustee Sale No. : 00000009561010

Title Order No.: TCEL-209887-CA

FHA/VA PMI No.:

NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 833-561-0243, or visit this internet website WWW.SALES.BDFGROUP.COM using the file number assigned to this case 00000009561010 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

FOR TRUSTEE SALE INFORMATION PLEASE CALL:

833-561-0243

WWW.SALES.BDFGROUP.COM

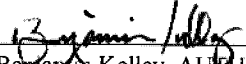
BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP as Trustee

3990 E. Concourse Street, Suite 350

Ontario, CA 91764

(866) 795-1852


BY: Benjamin Kelley, AUTHORIZED AGENT

Dated: 12/15/2022

EXHIBIT 8

**United States Bankruptcy Court
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**ORDER AND NOTICE OF DISMISSAL FOR
FAILURE TO FILE SCHEDULES, STATEMENTS AND/OR PLAN**

DEBTOR INFORMATION:
Yvonne Giovanna Stewart

BANKRUPTCY NO. 6:23-bk-10196-SY

CHAPTER 13

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-9596
Employer Tax-Identification (EIN) No(s), (if any): N/A
Debtor Dismissal Date: 2/7/23

Address:
412 Naylor Ave
Taft, CA 93268-4223

It appearing that the debtor(s) in the above-captioned case has failed to file all the documents required under FRBP 1007 or 3015(b) within 14 days after the filing of the petition and no motion for an order extending the time to file the required documents has been timely filed in accordance with FRBP 1007(a)(5) or 3015(b),

IT IS HEREBY ORDERED THAT:

- 1) The case is dismissed.
- 2) The automatic stay is vacated.
- 3) Any discharge entered in this case is vacated.
- 4) The Court retains jurisdiction on all issues involving sanctions, any bar against being a debtor in bankruptcy, all issues arising under Bankruptcy Code §§ 105, 109(g), 110, 329, 349, and 362, and to any additional extent provided by law.

Dated: February 7, 2023

By the Court,
Kathleen J. Campbell
Clerk of Court

EXHIBIT 9

Fill in this information to identify your case and this filing:

Debtor 1	<u>YVONNE</u>	<u>GIOVANNA</u>	<u>STEWART</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>		
Case number	_____		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 2450 DAYBREAK ST
Street address, if available, or other description

HEMET, CA 92545-4742
City State ZIP Code
RIVERSIDE
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Source of Value: ZILLOW.COM

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$301,500.00

Current value of the portion you own?

\$301,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

FEE SIMPLE

☐ Check if this is community property (see instructions)

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

1.2 9061 EVONVALE DR
Street address, if available, or other description

CORONA, CA 92883-5906
City State ZIP Code
RIVERSIDE
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Source of Value: ZILLOW.COM

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$916,200.00</u>	<u>\$916,200.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

FEE SIMPLE

☐ **Check if this is community property**
(see instructions)

1.3 407 NAYLOR AVE
Street address, if available, or other description

TAFT, CA 93268-4222
City State ZIP Code
KERN
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Source of Value: ZILLOW.COM

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$142,900.00</u>	<u>\$142,900.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

FEE SIMPLE

☐ **Check if this is community property**
(see instructions)

EXHIBIT 9

Debtor 1	<u>YVONNE</u>	<u>GIOVANNA</u>	<u>STEWART</u>	Case number (if known) _____
	First Name	Middle Name	Last Name	

1.4	<u>412 NAYLOR AVE</u> Street address, if available, or other description <u>TAFT, CA 93268-4223</u> City State ZIP Code <u>KERN</u> County	What is the property? Check all that apply. <input checked="" type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____ Who has an interest in the property? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _____ Source of Value: <u>ZILLOW.COM</u>	<div style="border: 1px solid black; padding: 5px; font-size: small;">Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</div> <table border="0"><tr><td>Current value of the entire property?</td><td>Current value of the portion you own?</td></tr><tr><td><u>\$88,800.00</u></td><td><u>\$88,800.00</u></td></tr></table> Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. <u>FEE SIMPLE</u> <input type="checkbox"/> Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?	<u>\$88,800.00</u>	<u>\$88,800.00</u>
Current value of the entire property?	Current value of the portion you own?						
<u>\$88,800.00</u>	<u>\$88,800.00</u>						

2.	Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....	→ <table border="1" style="display: inline-table;"><tr><td><u>\$1,449,400.00</u></td></tr></table>	<u>\$1,449,400.00</u>
<u>\$1,449,400.00</u>			

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: HONDA Who has an interest in the property? Check one.
Model: ACCORD ☒ Debtor 1 only
Year: 2005 ☐ Debtor 2 only
Approximate mileage: 350,000 ☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
(see instructions)

Other information:
NON-OPERATIONAL

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? UNKNOWN
Current value of the portion you own? UNKNOWN

If you own or have more than one, list here:

3.2 Make: MERCEDES-BENZ Who has an interest in the property? Check one.
Model: ML350 ☒ Debtor 1 only
Year: 2005 ☐ Debtor 2 only
Approximate mileage: 227,000 ☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$1,000.00
Current value of the portion you own? \$1,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☒ Yes

4.1 Make: BOMBARDIER Who has an interest in the property? Check one.
Model: SEA DOO ☒ Debtor 1 only
Year: 1999 ☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
(see instructions)

Other information:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$700.00
Current value of the portion you own? \$700.00

If you own or have more than one, list here:

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

4.2 Make: BOMBARDIER Who has an interest in the property? Check one.

Model:

SEA DOO

Year:

1999

Other information:

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the
entire property?

\$700.00

Current value of the
portion you own?

\$700.00

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....



\$2,400.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

HOUSEHOLD GOODS AND FURNISHINGS

\$500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

ELECTRONICS

\$500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

CLOTHES

\$100.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Describe.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**



\$1,100.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes..... Cash.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking account:

CHASE

\$743.00

17.2. Checking account:

CITIBANK

\$3,169.00

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No
☐ Yes. Give specific information about them.....

Name of entity: _____ % of ownership: _____

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them.....

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately.

Type of account: _____ Institution name: _____

401(k) or similar plan: CENTENE \$14,000.00

401(k) or similar plan: LONGWOOD \$13,000.00

Additional account: EMPLOYEE STOCK PURCHASE PLAN \$3,000.00

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.....

Institution name or individual:

Electric: _____

Gas: _____

Heating oil: _____

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Security deposit on rental unit: _____

Prepaid rent: _____

Telephone: _____

Water: _____

Rented furniture: _____

Other: _____

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes.....

Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific
information about them....

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific
information about them....

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific
information about them....

Money or property owed to you?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

EXHIBIT 9

Debtor 1 **YVONNE** **GIOVANNA** **STEWART** Case number (if known) _____
First Name Middle Name Last Name

28. **Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____

State: _____

Local: _____

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.....

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value....

Company name: _____

Beneficiary: _____

Surrender or refund value: _____

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No
☐ Yes. Describe each claim..... _____

35. **Any financial assets you did not already list**

☒ No
☐ Yes. Give specific information..... _____

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →**

\$33,912.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☒ No
☐ Yes. Describe..... _____

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes. Describe..... _____

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No
☐ Yes. Describe..... _____

41. **Inventory**

☒ No
☐ Yes. Describe..... _____

42. **Interests in partnerships or joint ventures**

☒ No
☐ Yes. Describe.....

Name of entity:

% of ownership:

_____%

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

43. **Customer lists, mailing lists, or other compilations**

☒ No

☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☒ No

☐ Yes. Describe.....

44. **Any business-related property you did not already list**

☒ No

☐ Yes. Give specific
information.....

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached
for Part 5. Write that number here.....** →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

☒ No

☐ Yes.....

48. **Crops—either growing or harvested**

☒ No

☐ Yes. Give specific
information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☒ No

☐ Yes.....

50. **Farm and fishing supplies, chemicals, and feed**

☒ No

☐ Yes.....

51. **Any farm- and commercial fishing-related property you did not already list**

☒ No

☐ Yes. Give specific
information.....

EXHIBIT 9

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership
☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → \$1,449,400.00

56. Part 2: Total vehicles, line 5 \$2,400.00

57. Part 3: Total personal and household items, line 15 \$1,100.00

58. Part 4: Total financial assets, line 36 \$33,912.00

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61..... \$37,412.00 Copy personal property total → + \$37,412.00

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$1,486,812.00

EXHIBIT 9

Fill in this information to identify your case:

Debtor 1	<u>YVONNE</u>	<u>GIOVANNA</u>	<u>STEWART</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
-----------------------------------------------------------------------------	-------------------------------------------------------------------	--------------------------------------------

2.1	BAKERSFIELD HOMES, LLC Creditor's Name <u>1303 CALAVERAS PARK DR</u> Number Street <u>BAKERSFIELD, CA 93311-5114</u> City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>8/9/2021</u>	Describe the property that secures the claim: <u>407 NAYLOR AVE TAFT, CA 93268-4222</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	<u>\$60,000.00</u> <u>\$60,000.00</u> <u>\$0.00</u>
-----	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------

Last 4 digits of account number _ _ _ _

Add the dollar value of your entries in Column A on this page. Write that number here:

\$60,000.00

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.2	<p>ELITE COMMUNITY MANAGMENT</p> <p>Creditor's Name <u>38760 SKY CANYON DR STE C</u> Number Street <u>MURRIETA, CA 92563-2562</u> City State ZIP Code</p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>2019</u></p> <p>Describe the property that secures the claim: 2450 DAYBREAK ST HEMET, CA 92545-4742</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Homeowners Association</p> <p>Last 4 digits of account number <u>4 4 1 6</u></p>	\$0.00	\$0.00	\$0.00
2.3	<p>ESCROW SERVICES, INC</p> <p>Creditor's Name <u>PO BOX 1512</u> Number Street <u>MANDEVILLE, LA 70470-1512</u> City State ZIP Code</p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p> <p>Describe the property that secures the claim: 412 NAYLOR AVE TAFT, CA 93268-4223</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)</p> <p>Last 4 digits of account number _____</p>	\$70,000.00	\$70,000.00	\$0.00
<p>Add the dollar value of your entries in Column A on this page. Write that number here:</p>		<p><u>\$70,000.00</u></p>		

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.4	<p>FAY SERVICING LLC Creditor's Name <u>PO BOX 814609</u> Number Street <u>DALLAS, TX 75381-4609</u> City State ZIP Code</p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>6/21/2000</u></p> <p>Describe the property that secures the claim: <div style="border: 1px dashed black; padding: 5px;"> 9061 EVONVALE DR CORONA, CA 92883-5906 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)</p> <p>Last 4 digits of account number <u>7 6 8 6</u></p>	\$460,000.00	\$460,000.00	\$0.00
2.5	<p>SHELLPOINT MORTGAGE Creditor's Name <u>75 BEATTIE PL STE 300</u> Number Street <u>GREENVILLE, SC 29601-2138</u> City State ZIP Code</p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>7/24/2007</u></p> <p>Describe the property that secures the claim: <div style="border: 1px dashed black; padding: 5px;"> 2450 DAYBREAK ST HEMET, CA 92545-4742 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)</p> <p>Last 4 digits of account number <u>7 3 0 8</u></p>	\$197,432.00	\$197,432.00	\$0.00
Add the dollar value of your entries in Column A on this page. Write that number here:		<div style="border: 1px solid black; padding: 2px;">\$657,432.00</div>		
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		<div style="border: 1px solid black; padding: 2px;">\$787,432.00</div>		

Debtor 1 YVONNE GIOVANNA STEWART Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div style="border: 1px solid black; display: inline-block; padding: 2px 5px;">1</div>	<u>BARRETT DAFFIN FRAPPIER TURNER & ENGEL LLP</u> Name <u>4004 BELT LINE ROAD SUITE 100</u> Number Street <u>ADDISON, TX 75001-4320</u> City State ZIP Code	On which line in Part 1 did you enter the creditor? <u>4</u> Last 4 digits of account number _____
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EXHIBIT 10

Rental Income

Source of Income: Rental Income (2450 Daybreak)

Income by Month:

	Date	Income	Expense	Net
6 Months ago	08/2022	\$1,150.00	\$883.00	\$267.00
5 Months ago	09/2022	\$1,150.00	\$883.00	\$267.00
4 Months ago	10/2022	\$1,150.00	\$883.00	\$267.00
3 Months ago	11/2022	\$1,150.00	\$883.00	\$267.00
2 Months ago	12/2022	\$1,150.00	\$883.00	\$267.00
Last Month	01/2023	\$1,150.00	\$883.00	\$267.00
Average per month:		\$1,150.00	\$883.00	\$267.00

Rental Income

Source of Income: Rental Income (9061 Evonvale)

Income by Month:

	Date	Income	Expense	Net
6 Months ago	08/2022	\$2,900.00	\$3,130.00	(\$230.00)
5 Months ago	09/2022	\$2,900.00	\$3,130.00	(\$230.00)
4 Months ago	10/2022	\$2,900.00	\$3,130.00	(\$230.00)
3 Months ago	11/2022	\$2,900.00	\$3,130.00	(\$230.00)
2 Months ago	12/2022	\$2,900.00	\$3,130.00	(\$230.00)
Last Month	01/2023	\$2,900.00	\$3,130.00	(\$230.00)
Average per month:		\$2,900.00	\$3,130.00	(\$230.00)

Rental Income

Source of Income: Rental Income (407 Naylor)

Income by Month:

	Date	Income	Expense	Net
6 Months ago	08/2022	\$1,200.00	\$1,030.00	\$170.00
5 Months ago	09/2022	\$1,200.00	\$1,030.00	\$170.00
4 Months ago	10/2022	\$1,200.00	\$1,030.00	\$170.00
3 Months ago	11/2022	\$1,200.00	\$1,030.00	\$170.00
2 Months ago	12/2022	\$1,200.00	\$1,030.00	\$170.00
Last Month	01/2023	\$1,200.00	\$1,030.00	\$170.00
Average per month:		\$1,200.00	\$1,030.00	\$170.00

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
3990 E. CONCOURS STREET, SUITE 350, ONTARIO, CA 91764

A true and correct copy of the foregoing document entitled (*specify*): Request for Judicial Notice in Support of Opposition to Motion in Individual Case for Order Imposing a Stay or Continuing the Automatic Stay will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) February 27, 2023, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

U.S Trustee/(RS): ustpreion16.rs.ecf@usdoj.gov

Ch. 13 Trustee: Rod Danielson (TR) notice-efile@rodan13.com

Debtor's Attorney: Benjamin Heston bhestonecf@gmail.com, benheston@recap.email, NexusBankruptcy@jubileebk.net

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) February 27, 2023, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Debtor: Yvonne Giovanna Stewart, 412 Naylor Ave., Taft, CA 93268-4223

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) February 27, 2023, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

JUDGE: Hon. Scott H. Yun, U.S. Bankruptcy Court, 3420 Twelfth Street, Suite 345, Riverside, CA 92501-3819

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

2/27/2023
Date

DARLENE VIGIL
Printed Name

/s/ Darlene Vigil
Signature